

<i>SERFF Tracking Number:</i>	<i>ALLD-125729937</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	<i>39792</i>
<i>Company Tracking Number:</i>	<i>R91014 ET AL</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Misc Rider Amend R91014 PE95107 LIFE ANN</i>		
<i>Project Name/Number:</i>	<i>Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN</i>		

## Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Misc Rider Amend R91014      SERFF Tr Num: ALLD-125729937      State: ArkansasLH  
PE95107 LIFE ANN

TOI: A10 Annuities - Other

SERFF Status: Closed

State Tr Num: 39792

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: R91014 ET AL

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Patricia Evans

Disposition Date: 08/04/2008

Date Submitted: 07/30/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Misc Rider Amend R91014 PE95107 LIFE ANN

Status of Filing in Domicile: Pending

Project Number: Misc Rider Amend R91014 PE95107 LIFE ANN

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/04/2008

State Status Changed: 08/04/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: Allianz Life Insurance Company of North America/ NAIC # 90611 / FEIN #41-1366075

Individual Annuity Filing – R91014 et al

The following forms are enclosed for your review.

R91014 Systematic Withdrawal of Credits Rider

SERFF Tracking Number: ALLD-125729937 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39792  
Company Tracking Number: R91014 ET AL  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: Misc Rider Amend R91014 PE95107 LIFE ANN  
Project Name/Number: Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN

R91020 Commuted Value Rider  
PE95110 Partial Surrender Amendment  
PE95107-LIFE Assignment and Change of Ownership Amendment  
PE95107-ANN Assignment Amendment

The above referenced forms are new and do not supersede any previously filed form. The affiliated contract form will be sold through independently licensed agents and/or brokers in all markets and will not be sold on military bases. The form is being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

The forms are submitted in final printed format except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved form.

Please note that the signatures of our officers historically shown on the applicable forms are no longer included in our filed forms. Signatures will be included on all contract forms when issued.

Systematic Withdrawal of Credits Rider – R91014: Upon approval, this rider may be used with approved contract form number C50864. The purpose of the rider is to allow the contract owner the opportunity after the fifth contract year and prior to the Annuity Date, to elect to receive systematic withdrawal credit payments. There is no charge for this rider.

Commuted Value Rider – R91020: Upon approval this rider may be may be used with any applicable approved immediate annuities. The rider allows the Beneficiary to take the present value in a lump sum payment upon the death of the annuitant(s).

Partial Surrender Amendment - PE95110: Upon approval, and when administratively possible, the intent is to issue this amendment with approved policy forms P58270 and P58487. The amendment modifies partial surrenders by changing the proportionality of how partial surrenders reduce each contract value. In all cases, the revised formulas are more beneficial for the contract holder than the original formulas.

Assignment and Change of Ownership Amendment – PE95107-LIFE: Upon approval and implementation, this

SERFF Tracking Number: ALLD-125729937 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39792  
Company Tracking Number: R91014 ET AL  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: Misc Rider Amend R91014 PE95107 LIFE ANN  
Project Name/Number: Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN

amendment will be issued with all applicable life contracts. The purpose of the amendment is to revise the assignment provision to allow the company to review and approve each assignment based on clearly defined company guidelines. The amendment also will add a Change of Ownership provision to the contract.

Assignment Amendment – PE95107-ANN: Upon approval and implementation, this amendment will be issued to all applicable annuity contracts. The purpose of the amendment is to revise the assignment provision to allow the company to review and approve each assignment based on clearly defined company guidelines.

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 47135, send a fax to me at 763.765.6306, or send a note electronically to me at [patricia.evans@Allianzlife.com](mailto:patricia.evans@Allianzlife.com).

Sincerely,

Patricia Evans  
Compliance Analyst  
Allianz Life Insurance Company of North America

## Company and Contact

### Filing Contact Information

Patricia Evans, Compliance Analyst	<a href="mailto:Patricia.Evans@Allianzlife.com">Patricia.Evans@Allianzlife.com</a>
5701 Golden Hills Drive	(763) 765-7135 [Phone]
Minneapolis, MN 55416	(763) 765-6306[FAX]

### Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type: 04
Minneapolis, MN 55416-1297	Group Name:	State ID Number:
(800) 328-5601 ext. [Phone]	FEIN Number: 41-1366075	
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SERFF Tracking Number: ALLD-125729937 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39792

Company Tracking Number: R91014 ET AL

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: Misc Rider Amend R91014 PE95107 LIFE ANN

Project Name/Number: Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN

## Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation: Five forms @ \$20/ea = \$100 (greater than \$75 retal.)

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$100.00	07/30/2008	21679873

SERFF Tracking Number:	ALLD-125729937	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	39792
Company Tracking Number:	R91014 ET AL		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	Misc Rider Amend R91014 PE95107 LIFE ANN		
Project Name/Number:	Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN		

## Correspondence Summary

## Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/04/2008	08/04/2008

SERFF Tracking Number:	ALLD-125729937	State:	Arkansas
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Company Tracking Number:	R91014 ET AL		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	Misc Rider Amend R91014 PE95107 LIFE ANN		
Project Name/Number:	Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN		

## Disposition

Disposition Date: 08/04/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125729937 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39792

Company Tracking Number: R91014 ET AL

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: Misc Rider Amend R91014 PE95107 LIFE ANN

Project Name/Number: Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Certification of Readability		Yes
Form	Systematic Withdrawal of Credits Rider		Yes
Form	Commuted Value Rider		Yes
Form	Partial Surrender Amendment		Yes
Form	Assignment and Change of Owner Amendment		Yes
Form	Assignment Amendment		Yes

SERFF Tracking Number: ALLD-125729937 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39792

Company Tracking Number: R91014 ET AL

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: Misc Rider Amend R91014 PE95107 LIFE ANN

Project Name/Number: Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN

## Form Schedule

Lead Form Number: R91014

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	R91014	Policy/Cont Systematic ract/Fratern Withdrawal of Credits al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	R91014.pdf
	R91020	Policy/Cont Commuted Value ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54	R91020.pdf
	PE95110	Policy/Cont Partial Surrender ract/Fratern Amendment al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		58	PE95110.pdf
	PE95107-LIFE	Policy/Cont Assignment and ract/Fratern Change of Owner al Amendment Certificate:	Initial		52	PE95107-LIFE.pdf



SERFF Tracking Number: ALLD-125729937 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39792

Company Tracking Number: R91014 ET AL

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: Misc Rider Amend R91014 PE95107 LIFE ANN

Project Name/Number: Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN

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PE95107- ANN	Policy/Cont Assignment ract/Fratern Amendment al	Initial	57	PE95107- ANN.pdf
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Certificate:

Amendmen

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Page,

Endorseme

nt or Rider



## Systematic Withdrawal of Credits Rider

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**This rider offers an additional withdrawal option, as described in the following provision.**

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider and the contract, the provisions of this rider will prevail.

The following section is added to the contract.

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### Systematic Withdrawal of Credits

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After the fifth Contract Year and prior to the Annuity Date, you may request Systematic Withdrawal of Credits by sending us Notice. To start or stop Systematic Withdrawal of Credits, we must receive Notice at least 15 business days prior to the start or end date of these payments.

Payments will begin in the Contract Year following our receipt of your timely Notice. The total Systematic Withdrawal of Credits amount payable in any Contract Year will be the Threshold Credits and/or Interest Credits earned for the prior Contract Year. The payment(s) will be processed on subsequent Monthly Anniversary Days or Contract Anniversary Days according to the payment frequency selected. The Monthly Anniversary Day is shown on the Contract Schedule. You may receive your payments monthly, quarterly, semiannually, or annually. Payment amounts less than \$[25] are not payable. If this contract terminates or we receive Notice to stop Systematic Withdrawal of Credits, payments will cease.

Systematic Withdrawal of Credits will reduce the Annuitization Value, Cash Surrender Value, Guaranteed Minimum Value, and Death Benefit in the same manner as penalty-free Partial Surrenders.

### Allianz Life Insurance Company of North America

[

Cynthia L. Pevehouse  
Secretary

]

Gary Bhojwani  
President

## Commuted Value Rider

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**This rider offers an additional payment option after the death of all annuitant(s).**

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider and the contract, the provisions of this rider will prevail.

The following terms are added to the contract.

**Commuted Value Option**

If no Annuitant is alive on the due date of an Annuity Payment, the Beneficiary may select to take the Commuted Value in a lump-sum payment in lieu of the remaining Annuity Payments in a Guaranteed Period.

**Commuted Value**

The Commuted Value is the present value of the remaining Annuity Payments in a Guaranteed Period. The present value is calculated using a discount rate that is equal to 1% plus the interest rate used to calculate your Annuity Payment on the Annuity Date.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged and apply to this rider.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Cynthia L. Pevehouse  
Secretary

Gary Bhojwani  
President

]

## Partial Surrender Amendment

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This amendment modifies the Full Surrender or Partial Surrender section, as described in the following provisions.

The Company has issued this amendment as a part of the policy. If there are any conflicts between this amendment and the policy, the provisions of this amendment will prevail.

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### Full Surrender or Partial Surrender

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The following sections are replaced:

**Current Value Partial  
Surrender Amount**

The Current Value Partial Surrender Amount is equal to the Gross Partial Surrender Amount multiplied by (a) divided by (b), where:

- (a) is the Current Value minus the Interim Interest Account; and
- (b) is the greater of the High Water Value or the Current Value.

**High Water Partial  
Surrender Amount**

The High Water Partial Surrender Amount is equal to the Gross Partial Surrender Amount multiplied by (a) divided by (b), where:

- (a) is the High Water Value minus the Interim Interest Account; and
- (b) is the greater of the High Water Value or the Current Value.

**Interim Interest Partial  
Surrender Amount**

The Interim Interest Partial Surrender Amount is equal to the Gross Partial Surrender Amount multiplied by (a) divided by (b), where:

- (a) is the Interim Interest Account; and
  - (b) is the greater of the High Water Value or the Current Value.
- 

### Definitions

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The following definition is replaced:

**Accumulation Value  
Base**

The Accumulation Value Base on any specified day of the Policy Year is equal to (a) minus (b), where:

- (a) is all Premium paid and any applicable Premium Bonus; and
- (b) is the Gross Partial Surrender Amounts that have occurred since the Policy Date.

In all other respects the provisions, conditions, exceptions and limitations contained in the policy remain unchanged and apply to this amendment.

Signed for the Company at its home office.

**Allianz Life Insurance Company  
of North America**

[

Cynthia L. Pevehouse  
Secretary

]

Gary Bhojwani  
President

## Assignment and Change of Owner Amendment

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The Company has issued this amendment as a part of the policy. If there are any conflicts between this amendment and any policy to which this amendment is attached, the provisions of this amendment will prevail.

The following provisions replace any Assignment and Change of Ownership provisions in the policy. If no provisions exist, the following provisions are added to the policy.

### **Assignment Provision**

You may, upon Notice and our subsequent written consent, assign your rights of this policy. Upon consent, we will record your assignment. We will not be responsible for its validity or effect, including tax consequences. Our written consent will not be given if the assignment would violate applicable state law or regulations.

### **Change of Ownership**

You may, upon Notice and our subsequent written consent, change the Owner of this policy. Our written consent will not be given if the change of Owner would violate applicable state law or regulations. A change of Owner does not affect the Beneficiary unless the new Owner requests a change of Beneficiary by providing Notice. We will not be responsible for any tax consequences of any change of Owner.

In all other respects the provisions, conditions, exceptions and limitations contained in any policy to which this amendment is attached remain unchanged and apply to this amendment.

Signed for the Company at its home office.

### **Allianz Life Insurance Company of North America**

[

Cynthia L. Pevehouse  
Secretary

Gary Bhojwani  
President

]

## Assignment Amendment

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The Company has issued this amendment as a part of the contract/policy. If there are any conflicts between this amendment and any contract/policy to which this amendment is attached, the provisions of this amendment will prevail.

The following provision replaces any Assignment provision in the contract/policy/rider. If no provision exists, the following provision is added to the contract/policy.

### **Assignment Provision**

You may, upon Notice and our subsequent written consent, assign your rights of this contract/policy. Upon consent, we will record your assignment. We will not be responsible for its validity or effect, including tax consequences. Our written consent will not be given if the assignment would violate applicable state law or regulations.

In all other respects the provisions, conditions, exceptions and limitations contained in any contract/policy/rider to which this amendment is attached remain unchanged and apply to this amendment.

Signed for the Company at its home office.

### **Allianz Life Insurance Company of North America**

[

Cynthia L. Pevehouse  
Secretary

]

Gary Bhojwani  
President

<i>SERFF Tracking Number:</i>	<i>ALLD-125729937</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>R91014 ET AL</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Misc Rider Amend R91014 PE95107 LIFE ANN</i>		
<i>Project Name/Number:</i>	<i>Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN</i>		

## Rate Information

Rate data does NOT apply to filing.



SERFF Tracking Number: ALLD-125729937 State: Arkansas  
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39792  
Company Tracking Number: R91014 ET AL  
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other  
Product Name: Misc Rider Amend R91014 PE95107 LIFE ANN  
Project Name/Number: Misc Rider Amend R91014 PE95107 LIFE ANN/Misc Rider Amend R91014 PE95107 LIFE ANN

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice 07/10/2008  
**Comments:**  
**Attachment:**  
Certificate of Compliance Reg 19 and 11-83 incl EI cert.pdf

### Review Status:

**Bypassed -Name:** Application 07/10/2008  
**Bypass Reason:** Application ANN-01, approved 8/27/07, will be used with these riders.  
**Comments:**

### Review Status:

**Satisfied -Name:** Life & Annuity - Acturial Memo 07/10/2008  
**Comments:**  
**Attachments:**  
Act Memo PE95110.pdf  
Act Memo R91014 SWOC.pdf  
ACT Memo R91020 Commuted Value.pdf

### Review Status:

**Satisfied -Name:** Statement of Variability 07/30/2008  
**Comments:**  
**Attachment:**  
Misc Amendment SOV.pdf

### Review Status:

**Satisfied -Name:** Certification of Readability 07/30/2008  
**Comments:**  
**Attachment:**  
Certificate of Readability.pdf

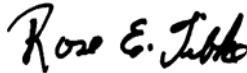
## CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

In addition, we certify that the forms comply with the Arkansas External-Indexed Contract Guidelines for Disclosure and Advertising and Agent Education.

Allianz Life Insurance Company of North America



Rose Tibke  
AVP – Director of Product Filing

July 30, 2008

Contract Form Numbers:

R91014

R91020

PE95110

PE95107-ANN

PE95107-LIFE

**Allianz Life Insurance Company of North America**  
**Actuarial Memorandum**  
**PE95110**  
**Partial Surrender Amendment**

**Description of Plan**

This amendment modifies partial surrenders by changing the proportionality of how partial surrenders reduce each contract value. This amendment will automatically be added to newly issued base contracts after the effective date of the amendment. There will be no charge for this amendment.

**Reserves**

This amendment will be valued together with the base contract it becomes attached to using CARVM. The reserves for contracts with this amendment will meet the minimum requirements as defined in the section of the Standard Valuation Law that applies to deferred annuity products.

**Non-Discrimination**

No assumptions or provisions contained in Form PE95110 unfairly discriminates in availability, rates, benefits, or any other way for individuals of the same class, sex, marital status, equal expectation of life, and degree of risk or hazard.

Respectfully submitted,

A handwritten signature in cursive script that reads "Kathy Ignagni".

Kathy Ignagni, FSA, MAAA  
Associate Actuary  
May 27, 2008

**Allianz Life Insurance Company of North America**  
**Actuarial Memorandum**  
**Rider R91014**  
**Systematic Withdrawal of Credits Rider**

**Description of Plan**

This rider enhances the Liquidity Benefits by adding the availability of Systematic Withdrawal of Credits. This rider will automatically be added to both inforce and newly issued base contracts after the effective date of the rider. There is no charge for this rider.

**Systematic Withdrawal of Credits**

After the fifth Contract Year and prior to the Annuity Date, the Owner may elect to receive Systematic Withdrawal of Credit payments by sending Notice. The Owner may cease payments at any time by providing Notice to the Company. The total Systematic Withdrawal of Credits amount payable in any Contract Year will be the Threshold Credits and/or interest earned for the prior Contract Year. The payment(s) will be processed on subsequent Monthly Anniversary Days or Contract Anniversary Days according to the payment frequency selected. Systematic Withdrawal of Credit payments will reduce the Cash Surrender Value, Guaranteed Minimum Value, and Annuity Value in the same manner as for penalty-free Partial Surrenders. The contract will earn interest at the end of the Contract Year for any Systematic Withdrawal of Credits taken during that year in the same manner as penalty-free Partial Surrenders. Systematic Withdrawal of Credit payments are not considered Partial Surrenders or annuity payments.

**Reserves**

This rider will be valued together with the base contract it becomes attached to using CARVM. The reserves for contracts with this rider will meet the minimum requirements as defined in the section of the Standard Valuation Law that applies to deferred annuity products.

**Non-Discrimination**

No assumptions or provisions contained in Form R91014 unfairly discriminates in availability, rates, benefits, or any other way for individuals of the same class, sex, marital status, equal expectation of life, and degree of risk or hazard.

Respectfully submitted,



Kathy Ignagni, FSA, MAAA  
Associate Actuary  
May 27, 2008

**Allianz Life Insurance Company of North America**  
**Actuarial Memorandum**  
**Rider R91020**  
**Commuted Value Rider**

**Description of Plan**

This rider allows the beneficiary to take the commuted value in a lump-sum payment in lieu of the remaining annuity payments in a guaranteed period if the annuitant dies. The rider will be automatically attached to newly issued base contracts after the effective date of the rider.

The Commuted Value is the present value of the remaining annuity payments in a guaranteed period. The present value is calculated using a discount rate that is equal to 1% plus the interest rate used to calculate the annuity payment on the annuity date.

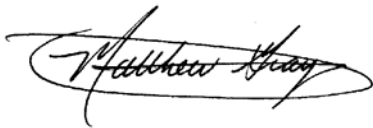
**Reserves**

This rider will be valued together with the base contract it becomes attached to using CARVM principles. The reserves for contracts with this rider will meet the minimum requirements of the Standard Valuation Law as interpreted by Actuarial Guideline XXXIII.

**Non-Discrimination**

No assumptions or provisions contained in Form R91020 unfairly discriminates in availability, rates, benefits, or any other way for individuals of the same class, sex, marital status, equal expectation of life, and degree of risk or hazard.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Matthew Gray", enclosed within a large, loopy oval flourish.

Matthew Gray , FSA, MAAA  
AVP, Sr. Actuary  
May 28, 2008

**Allianz Life Insurance Company of North America**  
**STATEMENT OF VARIABILITY**  
**R91014, R91020, PE95110, PE95107-LIFE, PE95107-ANN**

We will notify the state in a limited refiling if any of the below ranges change.

**R91014**

<b>Page #</b>	<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Rationale</b>
1	Payment amount	\$1	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
	Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	These names/signatures will change if the officers change. If officer's names change, we will prepare and submit all required filings at the time of any change.

**R91020, PE95110, PE95107-LIFE and PE95107-ANN**

<b>Variable</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Current</b>	<b>Effective</b>	<b>Rationale</b>
Names and Signatures of Company Officers	N/A	N/A	N/A	N/A	These names/signatures will change if the officers change. If officer's names change, we will prepare and submit all required filings at the time of any change.

**CERTIFICATE OF READABILITY**

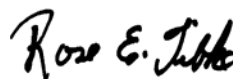
<b>Contract Form</b>	<b>Flesch Score</b>
R91014	50.0
R91020	53.6
PE95110	57.7
PE95107-LIFE	52.4
PE95107-ANN	57.2

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.

Date: 7/08/2008



Rose E. Tibke  
AVP –Director of Product Filing